

New options for folks under age 65 and not on Medicare

	Pre-existing Condition Insurance Plan (PCIP)	Washington Health Program (WHP)
Who runs it?	Washington State Health Insurance Pool (WSHIP)	Washington State Health Care Authority (HCA)
Who may qualify for this coverage?	Folks with: <ul style="list-style-type: none"> • No health insurance for at least six months before applying • A pre-existing medical condition on the plan's list, or SHQ denial 	Folks who live in WA and: <ul style="list-style-type: none"> • Don't have WSHIP, Medicare, Medicaid, or Basic Health • Don't live in an institution • Can pass the SHQ or are exempt from taking it
What does the plan cover?	Medical services, Rx drugs, preventive care, diabetes education, acupuncture, massage therapy, skilled nursing facility care, hospital services, home health, mental health, medical supplies and equipment, transplants	Medical services, Rx drugs, preventive care, DME, ER, screenings, ambulance, chemical dependency, lab work, home health, hospice, hospital, mammograms, maternity, mental health, transplants, rehab, skilled nursing facilities
What does it <u>not</u> cover?	Dental, vision, hearing aids, weight loss programs, care not medically necessary	Dental, vision, hearing aids, obesity, care not medically necessary, care beyond the benefit limit (\$75,000 or \$100,000) clients choose
Which doctors may clients see?	Any. Clients pay less to see providers within the PCIP's network.	Any. Clients pay less to see providers within Community Health Plan of WA's network
What does the monthly premium cost?	Premiums per person vary from \$161-\$1577/month, based on clients' ages, whether they smoke, and the plan deductible (\$500 or \$2500) they choose	Premiums per person vary from \$72.65-\$559.08/mo., based on clients' ages, county, whether they smoke, & the benefit limit (\$75,000 or \$100,000) they choose
Is there a lifetime coverage limit?	No, except for transplant surgery which has a \$350,000 lifetime limit	No, but there is a yearly plan benefit limit of \$75,000 or \$100,000, based on the plan clients choose

This is a summary only. For details, contact:

- PCIP: 1-877-505-0514/ <https://www.wship.org/PCIP-WA/default.htm>
- WHP: 1-800-660-9840/ www.washingtonhealth.hca.wa.gov

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What are the deductibles?	Based on clients' choice, may be either: <ul style="list-style-type: none"> • \$500 • \$2500 Note: No deductible for preventive care/screenings		<ul style="list-style-type: none"> • In network: \$500/client or \$1500/family • Out of network: \$1000/client or \$3000/family • \$5000 maternity if delivery within 6 months of enrolling Note: No deductible for preventive care/screenings	
What are the copays or coinsurance?	<ul style="list-style-type: none"> • 20% in network • 40% out of network Note: No copays/coinsurance for preventive care/screenings		<ul style="list-style-type: none"> • 30% in-network • 50% out of network • ER: \$100/visit Note: No copays/coins. for preventive care/screenings	
What are the prescription drug copays or coinsurance?	\$500 ded. plan: <ul style="list-style-type: none"> • \$2 copay generics • 10% coins up to \$50 pref. brands • 15% coins up to \$100 non-pref. brands 	\$2500 ded. plan: <ul style="list-style-type: none"> • \$10 copay generics • 30% coins preferred brands • 50% coins non-preferred brands 	<ul style="list-style-type: none"> • In-network: \$10 generics, 50% brands and non-formulary • Out-of-network: \$20 generics, 50% brands and non-formulary 	
What is the wait period for pre-existing conditions?	No wait period		Maternity	None
			Rx drugs	None
			Kids under age 19	None
			Most medical care	9 months; some exceptions
			Transplants	12 months
Is there a maximum out-of-pocket limit?	<ul style="list-style-type: none"> • \$500 ded. plan: \$1000 medical, \$500 Rx's • \$2,500 ded. plan: \$4950 medical, \$1000 Rx's 		No	

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